

Debtor 1 Erica Rachelle Richardson

Debtor 2 _____

United States Bankruptcy Court for the: Southern District of Texas (Houston)

Case number 14-30620**Official Form 410S1****Notice of Mortgage Payment Change**

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of Creditor: JPMorgan Chase Bank, National Association**Court claim no. (if known):** 9**Last 4 digits** of any number you use to identify the debtor's account: 9036**Date of payment change:**

Must be at least 21 days after date of this notice

05/01/2016**New total payment:**

Principal, interest, and escrow, if any

\$1,406.36**Part 1: Escrow Account Payment Adjustment****1. Will there be a change in the debtor's escrow account payment?**

No



Yes Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law.

Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment: \$812.81New escrow payment: \$655.58**Part 2: Mortgage Payment Adjustment****2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate note?**

No



Yes Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law.

If a notice is not attached, explain why:

Current interest rate: _____

New interest rate: _____

Current principal and interest payment: _____

New principal and interest payment: _____

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

No



Yes Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: _____

New mortgage payment: _____

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box:



I am the creditor.



I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.



/s/ Michael Harper

Date 04/02/2016

Vice President

Print: Michael Harper

Title Vice President

Company JPMorgan Chase Bank, N.A.

Address Chase Records Center Attn: Correspondence Mail
Mail Code LA4-5555 700 Kansas Lane
Monroe, LA 71203

Specific Contact Information:

Phone: 866-243-5851

Email: michael.s.harper@chase.com

UNITED STATES BANKRUPTCY COURT

Southern District of Texas (Houston)

Chapter 13 No. 14-30620

Judge: Jeff Bohm

In re:

Erica Rachelle Richardson

Debtor(s).

CERTIFICATE OF SERVICE

I hereby certify that this Notice, including all attachments, is being served via filing with the US Bankruptcy Court's CM ECF system on April 05, 2016 or by providing a copy of this document to a vendor on April 05, 2016 for mailing thereafter by U.S. Postal Service First Class Mail Postage Prepaid to:

Debtor: Erica Rachelle Richardson
12206 Preakness Way
Houston, TX 77071

Debtor's Attorney: Kenneth A Keeling
Keeling Law Firm
3310 Katy Freeway
Suite 200
Houston, TX 77007

Trustee: David G Peake
Chapter 13 Trustee
9660 Hillcroft
Suite 430
Houston, TX 77096-3856

/s/ Michael Harper

Vice President



Customer Service Center
Monday - Friday
Saturday
Hearing Impaired (TDD)

1-800-848-9136
8 a.m. - 12 a.m.(ET)
8 a.m. - 8 p.m. (ET)
1-800-582-0542



02827 ECA Z 03616 C - ESU
ERICA RICHARDSON
12206 PREAKNESS WAY
HOUSTON TX 77071-2727

Escrow: Taxes and Insurance Statement

Loan Number	
Statement Date	02/05/2016
Review Period	05/2015 to 04/2016
Escrow Surplus	\$754.80

Important Message

If you are in bankruptcy or have been given a discharge for your bankruptcy, this letter is for information only. This letter is not an attempt to collect a debt. It is not an attempt to collect, assess or recover all or part of the debt from you. If a bankruptcy trustee is making your payments for you, please give a copy of this statement to the trustee.

Your escrow shortage amount does not include any actual shortage that might have been included before you filed for bankruptcy.

Chase automatic mortgage payment customers: If your mortgage payment amount changes after an escrow analysis, we'll adjust your payment for you.

Other online bill payment service or military allotment customers: If your mortgage payment changes after an escrow analysis, you will need to contact your financial services provider to adjust your payment.

Monthly Home Loan Payment

	Current Payment	New Payment Effective 05/01/2016
Principal & Interest	\$750.78	\$750.78
Escrow Account Deposit	\$812.81	\$655.58
Total Payment Amount	\$1,563.59	\$1,406.36

Summary

Your escrow surplus of \$754.80 will stay in your account.

Your escrow account statement shows \$754.80 more than was needed to pay your taxes and/or insurance. Because you have one or more past-due payments, the surplus will remain in your escrow account. If you bring your account current within 30 days of this statement, we will review your escrow account again. Any surplus at that time will be returned to you. If you bring your account current after the 30 days, please contact the Customer Service Center to request a new escrow review. Your monthly payment will be \$1,406.36 starting 05/01/16.

Keep this statement for your records.



Balancing Your Escrow Account

There needs to be enough money in your escrow account to pay your property taxes and/or insurance. To do that, federal law allows us to require that you keep a minimum balance in your account. This cash reserve helps to cover any increase in taxes and/or insurance. However, the minimum balance requirement has been waived for your account.

The payments made to and from your escrow account last year help predict your account activity for next year. This year's activity also helps predict what your lowest account balance is likely to be.¹

To balance your escrow account, we compare what your lowest account balance will likely be next year with your minimum required balance. The difference between those two numbers tells us if you need to pay a shortage or if there is a surplus in your account.

\$0.00	Your minimum required balance
\$-4,958.20	Your estimated lowest account balance for [REDACTED]
\$754.80	Your escrow account surplus

¹See the "Estimated Escrow Account Activity" chart in this statement.

Escrow Account History

The chart below compares this year's activity on your escrow account with our estimates. The estimated amounts came from your last escrow account review.

- Your most recent mortgage payment due was \$1,563.59. Your mortgage payment includes principal and interest \$750.78 and escrow money \$812.81.
- At the time of your last escrow account review, your expected lowest balance was \$0.00. The chart below shows that your actual lowest escrow balance was \$-12,415.71.

Note: changes in property taxes or insurance premiums create the difference between the estimated and actual amounts in the chart. An "E" in the chart below means expected activity that hasn't occurred yet.

*Indicates a difference between the estimated and actual amounts.

This Year: May 2015 to April 2016

Date	Activity	Estimated Amount	Actual Amount		Estimated Escrow Balance	Actual Escrow Balance
	Starting Balance				\$-0.07	\$-12,777.09
05/2015	Deposit	\$633.97	\$812.81 *			
	Withdrawal - PMI	\$169.10	\$169.10		\$464.80	\$-12,133.38
06/2015	Deposit	\$633.97	\$0.00 *			
	Withdrawal - PMI	\$169.10	\$169.10		\$929.67	\$-12,302.48
07/2015	Deposit	\$633.97	\$441.65 *			
	Withdrawal - PMI	\$169.10	\$169.10		\$1,394.54	\$-12,029.93
08/2015	Deposit	\$633.97	\$2,018.72 *			
	Withdrawal - PMI	\$169.10	\$169.10		\$1,859.41	\$-10,180.31
09/2015	Deposit	\$633.97	\$1,384.75 *			
	Withdrawal - PMI	\$169.10	\$169.10		\$2,324.28	\$-8,964.66
10/2015	Deposit	\$633.97	\$0.00 *			
	Withdrawal - PMI	\$169.10	\$169.10		\$2,789.15	\$-9,133.76
11/2015	Deposit	\$633.97	\$0.00 *			
	Withdrawal - PMI	\$169.10	\$169.10		\$3,254.02	\$-9,302.86
12/2015	Deposit	\$633.97	\$0.00 *			
	Withdrawal - PMI	\$169.10	\$169.10		\$3,718.89	\$-9,471.96
12/2015	Withdrawal - COUNTY TAX	\$2,813.50	\$2,774.65 *		\$905.39	\$-12,246.61
01/2016	Deposit	\$633.97	\$0.00 *			
	Withdrawal - PMI	\$169.10	\$169.10		\$1,370.26	\$-12,415.71
02/2016	Deposit	\$633.97	\$9,590.94 E			
	Withdrawal - PMI	\$169.10	\$0.00 E		\$1,835.13	\$-2,824.77
03/2016	Deposit	\$633.97	\$633.97 E			
	Withdrawal - PMI	\$169.10	\$169.10 E		\$2,300.00	\$-2,359.90

(Continued)





Escrow: Taxes and Insurance Statement

Loan Number	
Statement Date	02/05/2016
Review Period	05/2015 to 04/2016
Escrow Surplus	\$754.80



02827 ECA Z 03616 C - ESU
ERICA RICHARDSON
12206 PREAKNESS WAY
HOUSTON TX 77071-2727

This Year: May 2015 to April 2016 (continued)

Date	Activity	Estimated Amount	Actual Amount		Estimated Escrow Balance	Actual Escrow Balance
04/2016	Deposit	\$633.97	\$633.97	E		
	Withdrawal - PMI	\$169.10	\$169.10	E	\$2,764.87	\$-1,895.03
04/2016	Withdrawal - HOMEOWNER IN	\$2,764.87	\$3,063.14	E	\$0.00	\$-4,958.17
	Total Deposits	\$7,607.64	\$15,516.81			
	Total Withdrawals	\$7,607.57	\$7,697.89			
	Account Balance as of 04/2016					\$-4,958.17

Expected Escrow Account Activity

The chart below estimates your escrow account balance for the next 12 months with your new monthly escrow account deposit of \$655.58 and any anticipated withdrawals. The chart shows that you will reach your estimated lowest account balance of \$-4,958.20 in April 2017 (highlighted below). That is \$754.80 more than your minimum required balance of \$0.00.

Next Year: May 2016 to April 2017

Date	Activity	Estimated Amount	Actual Amount		Estimated Escrow Balance	Actual Escrow Balance
	Starting Balance					\$-4,958.17
05/2016	Deposit	\$655.58				
	Withdrawal - PMI	\$169.10			\$-4,471.69	
06/2016	Deposit	\$655.58				
	Withdrawal - PMI	\$169.10			\$-3,985.21	
07/2016	Deposit	\$655.58				
	Withdrawal - PMI	\$169.10			\$-3,498.73	
08/2016	Deposit	\$655.58				
	Withdrawal - PMI	\$169.10			\$-3,012.25	
09/2016	Deposit	\$655.58				
	Withdrawal - PMI	\$169.10			\$-2,525.77	
10/2016	Deposit	\$655.58				
	Withdrawal - PMI	\$169.10			\$-2,039.29	
11/2016	Deposit	\$655.58				
	Withdrawal - PMI	\$169.10			\$-1,552.81	
12/2016	Deposit	\$655.58				
	Withdrawal - PMI	\$169.10			\$-1,066.33	
12/2016	Withdrawal - COUNTY TAX	\$2,774.65			\$-3,840.98	
01/2017	Deposit	\$655.58				
	Withdrawal - PMI	\$169.10			\$-3,354.50	
02/2017	Deposit	\$655.58				
	Withdrawal - PMI	\$169.10			\$-2,868.02	
03/2017	Deposit	\$655.58				
	Withdrawal - PMI	\$169.10			\$-2,381.54	
04/2017	Deposit	\$655.58				
	Withdrawal - PMI	\$169.10			\$-1,895.06	
04/2017	Withdrawal - HOMEOWNER IN	\$3,063.14			\$-4,958.20	
	Total Estimated Deposits	\$7,866.96				
	Total Estimated Withdrawals	\$7,866.99				
	Estimated Account Balance as of April 2017				\$-4,958.20	



Expected Escrow Account Payments

This section reflects the escrow activity that is expected to occur in the next 12 months. The "Total Tax and Insurance Monthly Payment Amount" at the bottom of this chart is your new monthly escrow deposit, as listed on page 1 of this statement.

Tax			Insurance		
Item	Annual Expense	Anticipated Date(s) of Payment	Item	Annual Expense	Anticipated Date(s) of Payment
COUNTY TAX	\$2,774.65	December 16	PMI	\$169.10	May 16
			PMI	\$169.10	June 16
			PMI	\$169.10	July 16
			PMI	\$169.10	August 16
			PMI	\$169.10	September 16
			PMI	\$169.10	October 16
			PMI	\$169.10	November 16
			PMI	\$169.10	December 16
			PMI	\$169.10	January 17
			PMI	\$169.10	February 17
			PMI	\$169.10	March 17
			PMI	\$169.10	April 17
			HOMEOWNER IN	\$3,063.14	April 17

Total Tax and Insurance Monthly Payment Amount = \$655.58





A QUICK GUIDE TO UNDERSTANDING YOUR

Annual Escrow Analysis

Current Monthly Mortgage Payment

New Monthly Mortgage Payment

Escrow Account Summary

This section shows that your escrow account has a surplus.

Escrow Surplus Check

Your surplus check will be attached here. Please detach and cash it.

Escrow Account History

The activity for your escrow account from the past year is shown here, along with what we estimated your payments would be.

Expected Escrow Activity for Next Year

We've calculated what we expect your escrow account balance will be for the coming year.

Expected Escrow Payment for Next Year

These are the tax and/or insurance amounts we expect to pay in the next 12 months, and when we expect to pay them. If you believe information is missing or incorrect, please call us at 1-800-848-9136.

CHASE

Customer Service Center
Monday - Thursday
9:00am - 5:00pm
1-800-848-9136

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Escrow: Taxes and Insurance Statement

Account Number: [REDACTED]
Statement Date: 06/01/15
Payment Period: 06/01/15 to 06/01/16
Escrow Surplus: \$644.76

Why am I getting this statement?
You are getting this statement because you have an escrow account. That is a special account that we provide for you to pay your property taxes and/or insurance. It is also known as an Annual Escrow Account. Disbursement Statement: With an escrow account, you pay a portion of your taxes and/or insurance monthly instead of once or twice a year. Monthly, part of your monthly mortgage payment goes into your escrow account. When your taxes and/or insurance premiums are due, we pay these bills for you with the money in your escrow account.

Once a year, we are required by law to review your escrow account. This statement includes the results of our review. It includes a history of the activity of your account this year and the activity expected to meet you.

For more information about escrow, visit chase.com/newgetmymortgage.

CHASE automatically mortgage payment customers. If your mortgage payment amount changes after an escrow analysis, we'll adjust your payment for you. Other unless bill payment needed or making adjustment customers. If your mortgage payment changes after an escrow analysis, you will need to contact your financial services provider to adjust your payment.

Summary
Your escrow surplus is \$644.76.

Your escrow account has \$644.76 more than was needed to pay your taxes and/or insurance. We have attached a check for \$644.76 in order to return your escrow account to a zero balance. (See chart at end of statement titled "Next Year: June 2014 to May 2015".) Your monthly payment will be \$1,114.53 starting 06/01/16.

Please cash the check below.

If you visit, you can use the surplus to make a one-time additional mortgage payment to help repay your loan principal more quickly. To do that, follow these directions:

1. Write "Pay to the order of JPMorgan Chase Bank" on the back of the uncashed check.
2. Write your full mortgage loan number on the check.
3. Sign the back of the check.
4. Write a letter telling us that you want to use the check to make a one-time additional mortgage payment.
5. Mail your letter and your check in the same envelope to:
Chase
Attn: Customer Request Response
PO Box 24730
Columbus, OH 43224-0730

Please detach and cash the check below. Or, follow the instructions above to use it to pay your mortgage loan.

JPMORGAN CHASE BANK, N.A.
FOR DISPLAY PURPOSES ONLY

DATE: 06/06/16
PAY THIS AMOUNT: \$644.76

VOID

Escrow Account History

The chart below compares this year's activity on your escrow account with our estimates. The estimated amounts came from your last escrow account review.

- Your most recent mortgage payment due was \$1,114.53. Your mortgage payment includes principal and interest \$672.44 and escrow money \$442.09.
- At the time of your last escrow account review, your expected surplus balance was \$397.33. The chart below shows that your actual lowest escrow balance was \$1,153.90.

Note: Changes in property taxes or insurance premiums create the difference between the anticipated and actual amounts in this chart. An "N" in the chart below means expected activity that hasn't occurred yet.

Expected Escrow Activity for Next Year

The chart below compares your escrow account balance for the next 12 months with your new monthly escrow account deposit of \$333.63 and any anticipated refunds. The chart shows that you will reach your estimated lowest account balance of \$1,262.44 in August 2015 (highlighted below). That's \$634.19 more than your previous expected balance of \$628.25.

Next Year: June 2014 to May 2015

Date	Activity	Estimated Amount	Actual Amount	Estimated Escrow Balance	Actual Escrow Balance
06/01/14	Starting Balance				\$3,275.06
06/01/14	Deposit	\$333.63		\$3,608.69	
07/01/14	Deposit	\$333.63		\$3,942.32	
08/01/14	Deposit	\$333.63		\$4,275.95	
08/01/14	Withdrawal: CITY TAX		\$1,392.44		\$2,883.51
09/01/14	Deposit	\$333.63		\$3,217.14	
10/01/14	Deposit	\$333.63		\$3,550.77	
11/01/14	Deposit	\$333.63		\$3,884.40	
12/01/14	Deposit	\$333.63		\$4,218.03	
01/01/15	Deposit	\$333.63		\$4,551.66	
02/01/15	Deposit	\$333.63		\$4,885.29	
03/01/15	Deposit	\$333.63		\$5,218.92	
04/01/15	Deposit	\$333.63		\$5,552.55	
05/01/15	Deposit	\$333.63		\$5,886.18	
06/01/15	Deposit	\$333.63		\$6,219.81	
07/01/15	Deposit	\$333.63		\$6,553.44	
08/01/15	Deposit	\$333.63		\$6,887.07	
09/01/15	Deposit	\$333.63		\$7,220.70	
10/01/15	Deposit	\$333.63		\$7,554.33	
11/01/15	Deposit	\$333.63		\$7,887.96	
12/01/15	Deposit	\$333.63		\$8,221.59	
01/01/16	Deposit	\$333.63		\$8,555.22	
02/01/16	Deposit	\$333.63		\$8,888.85	
03/01/16	Deposit	\$333.63		\$9,222.48	
04/01/16	Deposit	\$333.63		\$9,556.11	
05/01/16	Deposit	\$333.63		\$9,889.74	
06/01/16	Deposit	\$333.63		\$10,223.37	
07/01/16	Deposit	\$333.63		\$10,557.00	
08/01/16	Deposit	\$333.63		\$10,890.63	
09/01/16	Deposit	\$333.63		\$11,224.26	
10/01/16	Deposit	\$333.63		\$11,557.89	
11/01/16	Deposit	\$333.63		\$11,891.52	
12/01/16	Deposit	\$333.63		\$12,225.15	
01/01/17	Deposit	\$333.63		\$12,558.78	
02/01/17	Deposit	\$333.63		\$12,892.41	
03/01/17	Deposit	\$333.63		\$13,226.04	
04/01/17	Deposit	\$333.63		\$13,559.67	
05/01/17	Deposit	\$333.63		\$13,893.30	
06/01/17	Deposit	\$333.63		\$14,226.93	
07/01/17	Deposit	\$333.63		\$14,560.56	
08/01/17	Deposit	\$333.63		\$14,894.19	
09/01/17	Deposit	\$333.63		\$15,227.82	
10/01/17	Deposit	\$333.63		\$15,561.45	
11/01/17	Deposit	\$333.63		\$15,895.08	
12/01/17	Deposit	\$333.63		\$16,228.71	
01/01/18	Deposit	\$333.63		\$16,562.34	
02/01/18	Deposit	\$333.63		\$16,895.97	
03/01/18	Deposit	\$333.63		\$17,229.60	
04/01/18	Deposit	\$333.63		\$17,563.23	
05/01/18	Deposit	\$333.63		\$17,896.86	
06/01/18	Deposit	\$333.63		\$18,230.49	
07/01/18	Deposit	\$333.63		\$18,564.12	
08/01/18	Deposit	\$333.63		\$18,897.75	
09/01/18	Deposit	\$333.63		\$19,231.38	
10/01/18	Deposit	\$333.63		\$19,565.01	
11/01/18	Deposit	\$333.63		\$19,898.64	
12/01/18	Deposit	\$333.63		\$20,232.27	
01/01/19	Deposit	\$333.63		\$20,565.90	
02/01/19	Deposit	\$333.63		\$20,899.53	
03/01/19	Deposit	\$333.63		\$21,233.16	
04/01/19	Deposit	\$333.63		\$21,566.79	
05/01/19	Deposit	\$333.63		\$21,900.42	
06/01/19	Deposit	\$333.63		\$22,234.05	
07/01/19	Deposit	\$333.63		\$22,567.68	
08/01/19	Deposit	\$333.63		\$22,901.31	
09/01/19	Deposit	\$333.63		\$23,234.94	
10/01/19	Deposit	\$333.63		\$23,568.57	
11/01/19	Deposit	\$333.63		\$23,902.20	
12/01/19	Deposit	\$333.63		\$24,235.83	
01/01/20	Deposit	\$333.63		\$24,569.46	
02/01/20	Deposit	\$333.63		\$24,903.09	
03/01/20	Deposit	\$333.63		\$25,236.72	
04/01/20	Deposit	\$333.63		\$25,570.35	
05/01/20	Deposit	\$333.63		\$25,903.98	
06/01/20	Deposit	\$333.63		\$26,237.61	
07/01/20	Deposit	\$333.63		\$26,571.24	
08/01/20	Deposit	\$333.63		\$26,904.87	
09/01/20	Deposit	\$333.63		\$27,238.50	
10/01/20	Deposit	\$333.63		\$27,572.13	
11/01/20	Deposit	\$333.63		\$27,905.76	
12/01/20	Deposit	\$333.63		\$28,239.39	
01/01/21	Deposit	\$333.63		\$28,573.02	
02/01/21	Deposit	\$333.63		\$28,906.65	
03/01/21	Deposit	\$333.63		\$29,240.28	
04/01/21	Deposit	\$333.63		\$29,573.91	
05/01/21	Deposit	\$333.63		\$29,907.54	
06/01/21	Deposit	\$333.63		\$30,241.17	
07/01/21	Deposit	\$333.63		\$30,574.80	
08/01/21	Deposit	\$333.63		\$30,908.43	
09/01/21	Deposit	\$333.63		\$31,242.06	
10/01/21	Deposit	\$333.63		\$31,575.69	
11/01/21	Deposit	\$333.63		\$31,909.32	
12/01/21	Deposit	\$333.63		\$32,242.95	
01/01/22	Deposit	\$333.63		\$32,576.58	
02/01/22	Deposit	\$333.63		\$32,910.21	
03/01/22	Deposit	\$333.63		\$33,243.84	
04/01/22	Deposit	\$333.63		\$33,577.47	
05/01/22	Deposit	\$333.63		\$33,911.10	
06/01/22	Deposit	\$333.63		\$34,244.73	
07/01/22	Deposit	\$333.63		\$34,578.36	
08/01/22	Deposit	\$333.63		\$34,911.99	
09/01/22	Deposit	\$333.63		\$35,245.62	
10/01/22	Deposit	\$333.63		\$35,579.25	
11/01/22	Deposit	\$333.63		\$35,912.88	
12/01/22	Deposit	\$333.63		\$36,246.51	
01/01/23	Deposit	\$333.63		\$36,580.14	
02/01/23	Deposit	\$333.63		\$36,913.77	
03/01/23	Deposit	\$333.63		\$37,247.40	
04/01/23	Deposit	\$333.63		\$37,581.03	
05/01/23	Deposit	\$333.63		\$37,914.66	
06/01/23	Deposit	\$333.63		\$38,248.29	
07/01/23	Deposit	\$333.63		\$38,581.92	
08/01/23	Deposit	\$333.63		\$38,915.55	
09/01/23	Deposit	\$333.63		\$39,249.18	
10/01/23	Deposit	\$333.63		\$39,582.81	
11/01/23	Deposit	\$333.63		\$39,916.44	
12/01/23	Deposit	\$333.63		\$40,250.07	
01/01/24	Deposit	\$333.63		\$40,583.70	
02/01/24	Deposit	\$333.63		\$40,917.33	
03/01/24	Deposit	\$333.63		\$41,250.96	
04/01/24	Deposit	\$333.63		\$41,584.59	
05/01/24	Deposit	\$333.63		\$41,918.22	
06/01/24	Deposit	\$333.63		\$42,251.85	
07/01/24	Deposit	\$333.63		\$42,585.48	
08/01/24	Deposit	\$333.63		\$42,919.11	
09/01/24	Deposit	\$333.63		\$43,252.74	
10/01/24	Deposit	\$333.63		\$43,586.37	
11/01/24	Deposit	\$333.63		\$43,919.00	
12/01/24	Deposit	\$333.63		\$44,252.63	
01/01/25	Deposit	\$333.63		\$44,586.26	
02/01/25	Deposit	\$333.63		\$44,919.89	
03/01/25	Deposit	\$333.63		\$45,253.52	
04/01/25	Deposit	\$333.63		\$45,587.15	
05/01/25	Deposit	\$333.63		\$45,920.78	
06/01/25	Deposit	\$333.63		\$46,254.41	
07/01/25	Deposit	\$333.63		\$46,588.04	
08/01/25	Deposit	\$333.63		\$46,921.67	
09/01/25	Deposit	\$333.63		\$47,255.30	
10/01/25	Deposit	\$333.63		\$47,588.93	
11/01/25	Deposit	\$333.63		\$47,922.56	
12/01/25	Deposit	\$333.63		\$48,256.19	
01/01/26	Deposit	\$333.63		\$48,589.82	
02/01/26	Deposit	\$333.63		\$48,923.45	
03/01/26	Deposit	\$333.63		\$49,257.08	
04/01/26	Deposit	\$333.63		\$49,590.71	
05/01/26	Deposit	\$333.63		\$49,924.34	
06/01/26	Deposit	\$333.63		\$50,257.97	
07/01/26	Deposit	\$333.63		\$50,591.60	
08/01/26	Deposit	\$333.63		\$50,925.23	
09/01/26	Deposit	\$333.63		\$51,258.86	
10/01/26	Deposit	\$333.63		\$51,592.49	
11/01/26	Deposit	\$333.63		\$51,926.12	
12/01/26	Deposit	\$333.63		\$52,259.75	
01/01/27	Deposit	\$333.63		\$52,593.38	
02/01/27	Deposit	\$333.63		\$52,927.01	
03/01/27	Deposit	\$333.63		\$53,260.64	
04/01/27	Deposit	\$333.63		\$53,594.27	
05/01/27	Deposit	\$333.63		\$53,927.90	
06/01/27	Deposit	\$333.63		\$54,261.53	
07/01/27	Deposit	\$333.63			



FREQUENTLY ASKED QUESTIONS

Why am I getting an Escrow Analysis?

We run your Escrow Analysis annually so you know the amount of taxes and/or insurance we paid for you this past year with funds from your escrow account. We also include what we expect to pay next year.

Why does my account have a surplus?

Your account balance is higher than the minimum balance required, so we're refunding the difference. If your refund is more than \$50, your check is attached. If it's less than \$50, we'll credit your escrow account with your surplus.

We calculate next year's monthly escrow payment based on your tax and/or insurance payment amounts at the time your analysis is run. If your taxes and/or insurance change, your escrow payment may change, resulting in a shortage or surplus next year.

What is an escrow minimum balance?

For most accounts, the minimum required balance is equal to two months of escrow payments. This minimum balance helps cover any increases in your taxes and/or insurance over the next year.

ESCROW RESOURCES

- View your annual Escrow Analysis online to see if your monthly mortgage payment is changing due to an increase or decrease in your property taxes and/or insurance at chase.com/EscrowAnalysis.
- For answers to more questions and to watch our informational video, visit chase.com/Escrow.
- To stay informed about activity from your escrow account throughout the year, sign up for free escrow alerts at chase.com/Alerts.



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